

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Jennifer Berish</u>           | Social Security number or ITIN | xxx-xx-3142 |
|   | First Name Middle Name Last Name | EIN                            | --_-----    |
| Debtor 2  |                                  | Social Security number or ITIN | -----       |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: 17-18869-MBK                             |                                  |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jennifer Berish

8/4/17

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jennifer Berish  
 Debtor

Case No. 17-18869-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Aug 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2017.

db +Jennifer Berish, 79 Peter Rafferty Drive, Hamilton, NJ 08690-1815  
 516799399 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,  
 S Louis, MO 63179-0040  
 516799400 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 516799403 +Finance Of America Mor, 300 Welsh Rd Bldg 5, Horsham, PA 19044-2250  
 516799408 +PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658  
 516799412 +Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535  
 516799421 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: QTJORR.COM Aug 04 2017 22:38:00 Thomas Orr, Law Office of Thomas J. Orr,  
 321 High Street, Burlington, NJ 08016-4411

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 04 2017 22:56:20 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 04 2017 22:56:15 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

516799387 +EDI: AMEREXPR.COM Aug 04 2017 22:38:00 Amex, Correspondence, Po Box 981540,  
 El Paso, TX 79998-1540

516799389 +EDI: BANKAMER.COM Aug 04 2017 22:38:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
 Greensboro, NC 27420-6012

516799391 +EDI: BANKAMER.COM Aug 04 2017 22:38:00 Bank of America, PO Box 15220,  
 Wilmington, DE 19886-5220

516799392 +EDI: CAPITALONE.COM Aug 04 2017 22:38:00 Capital One, Po Box 30285,  
 Salt Lake City, UT 84130-0285

516799393 +EDI: CHASE.COM Aug 04 2017 22:38:00 Chase Card, Attn: Correspondence, Po Box 15298,  
 Wilmington, DE 19850-5298

516799401 +EDI: WFNNB.COM Aug 04 2017 22:38:00 Comenity Bank/Pier 1, Po Box 182125,  
 Columbus, OH 43218-2125

516799402 EDI: WFNNB.COM Aug 04 2017 22:38:00 Comenity Bank/Victoria Secret, Po Box 18215,  
 Columbus, OH 43218

516799404 +EDI: CBSKOHL.COM Aug 04 2017 22:38:00 Kohls/Capital One, Kohls Credit, Po Box 3043,  
 Milwaukee, WI 53201-3043

516799406 +Fax: 407-737-5634 Aug 04 2017 23:25:33 Ocwen Loan Servicing, Attn: Research Dept,  
 1661 Worthington R Ste 100, West Palm Beach, FL 33409-6493

516799409 +EDI: WFNNB.COM Aug 04 2017 22:38:00 Pier 1/Comenity Bank, Attn: Bankruptcy,  
 Po Box 182125, Columbus, OH 43218-2125

516799410 +E-mail/Text: bankruptcyteam@quickenloans.com Aug 04 2017 22:56:36 Quickn Loans,  
 1050 Woodward Ave, Detroit, MI 48226-1906

516799413 +E-mail/Text: bkdepartment@rtresolutions.com Aug 04 2017 22:56:28 Real Time Resolutions,  
 Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655

516799415 +EDI: RMSC.COM Aug 04 2017 22:38:00 Synchb/Lord & Taylor, Po Box 965064,  
 Orlando, FL 32896-5064

516799416 +EDI: RMSC.COM Aug 04 2017 22:38:00 Synchrony Bank, Attn: Bankruptcy, Po Box 956060,  
 Orlando, FL 32896-0001

516803500 +EDI: RMSC.COM Aug 04 2017 22:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

516799417 +EDI: RMSC.COM Aug 04 2017 22:38:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy,  
 Po Box 956060, Orlando, FL 32896-0001

516799419 +EDI: RMSC.COM Aug 04 2017 22:38:00 Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 956060,  
 Orlando, FL 32896-0001

516799420 +EDI: WTRRN BANK.COM Aug 04 2017 22:38:00 Target, C/O Financial & Retail Srvs,  
 Mailstopn BT POB 9475, Minneapolis, MN 55440-9475

516799422 +EDI: WFFC.COM Aug 04 2017 22:38:00 WFFNB/Bobs Discount Furniture, Po Box 10438,  
 Des Moines, IA 50306-0438

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411

516799388\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540

516799390\* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

516799394\* +Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298

516799395\* +Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298

516799396\* +Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298

516799397\* +Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298

516799398\* +Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298

516799405\* +Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043

516799407\* +Ocwen Loan Servicing, Attn: Research Dept, 1661 Worthington R Ste 100,  
 West Palm Beach, FL 33409-6493

516799411\* +Quickn Loans, 1050 Woodward Ave, Detroit, MI 48226-1906

516799418\* +Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

District/off: 0312-3

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Form ID: 318

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Aug 04, 2017

516799414 ##+Roma Bank, 2300 Highway 33, Robbinsville, NJ 08691-1411

TOTALS: 0, \* 12, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 06, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Robert William Pinard on behalf of Debtor Jennifer Berish rpinard@pinardlaw.com  
Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com  
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5